ABSTRACT

System for reading a self-authenticating document having machine-readable

5   data including critical document data, digital signature data and a public key

certificate. At a point of purchase or financial institution, a personal identification

unit receives a personal identification number (PIN) from a presenter of a self-

authenticating document, and an image scanning and processing system reads the

self-authenticating document, retrieves the machine-readable data, and assembles

10   an authenticatable data string from the critical document data and the received PIN.

A parsing system parses the machine-readable data to obtain the digital signature

data and the public key certificate. A validating system certifies the public key

certificate to obtain an authentic public key and applies the authentic public key to

the digital signature data in order to for validate the authenticatable data string. The

15   self-authenticating document is authenticated if the authenticatable data string is

validated.